

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA

CHAPTER 13 PLAN - MODIFIED
AND RELATED MOTIONS

Name of Debtor(s): **Michelle Delores Hawkins**

Case No: **17-31327-KRH**

This plan, dated **January 10, 2019**, is:

- ☐ the *first* Chapter 13 plan filed in this case.
☒ a modified Plan, which replaces the
☒ confirmed or ☐ unconfirmed Plan dated **March 16, 2017**.

Date and Time of Modified Plan Confirmation Hearing:

February 27, 2019 at 11:10 AM

Place of Modified Plan Confirmation Hearing:

701 E. Broad St., Rm 5000, Richmond, VA

The Plan provisions modified by this filing are:

All sections renumbered to conform to local form plan; 2: Modify Funding of Plan; 4-C: Omit Adequate Protection Payments; 4-D: Omit and Provide for Payment of Secured Claim; 6-A: Provide for Long Term Payment Obligations; 12: Omit Non-Standard Plan Provisions

Creditors affected by this modification are:

Fortiva, Direct Loan Servicing, Fed Loan Servicing, AES/Suntrust, and University Accounting Service

1. Notices

To Creditors:

Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court.

(1) Richmond and Alexandria Divisions:

The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed.

(2) Norfolk and Newport News Divisions: a confirmation hearing will be held even if no objections have been filed.

(a) A scheduled confirmation hearing will not be convened when:

- (1) an amended plan is filed prior to the scheduled confirmation hearing; or
(2) a consent resolution to an objection to confirmation anticipates the filing of an amended plan and the objecting party removes the scheduled confirmation hearing prior to 3:00 pm on the last business day before the confirmation hearing.

In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance.

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

A.	A limit on the amount of a secured claim, set out in Section 4.A which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
B.	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 8.A	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
C.	Nonstandard provisions, set out in Part 12	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included

2. **Funding of Plan.** The debtor(s) propose to pay the Trustee the sum of **\$591.14 per month for 22 months, then \$785.00 per month for 38 months.**

Other payments to the Trustee are as follows:

The total amount to be paid into the Plan is \$ **42,835.08** .

3. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

A. Administrative Claims under 11 U.S.C. § 1326.

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10% of all sums received under the plan.
2. Check one box:

☒ Debtor(s)' attorney has chosen to be compensated pursuant to the "no-look" fee under Local Bankruptcy Rule 2016-1(C)(1)(a) and (C)(3)(a) and will be paid \$ **4,851.00** , balance due of the total fee of \$ **5,151.00** concurrently with or prior to the payments to remaining creditors.

☐ Debtor(s)' attorney has chosen to be compensated pursuant to Local Bankruptcy Rule 2016-1(C)(1)(c)(ii) and must submit applications for compensation as set forth in the Local Rules.

B. Claims under 11 U.S.C. § 507.

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid pursuant to 3.C below:

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
County of Henrico	Taxes and certain other debts	423.53	7.06 60 months
Virginia Dept of Taxation	Taxes and certain other debts	159.00	2.65 60 months

C. Claims under 11 U.S.C. § 507(a)(1).

The following priority creditors will be paid prior to other priority creditors but concurrently with administrative claims above.

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
-NONE-			

4. **Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.**

A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 4(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 5 of the Plan.** The following secured claims are to be "crammed down" to the following values:

<u>Creditor</u>	<u>Collateral</u>	<u>Purchase Date</u>	<u>Est. Debt Bal.</u>	<u>Replacement Value</u>
-NONE-				

B. Real or Personal Property to be Surrendered.

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that

the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay under §§ 362(a) and 1301(a) as to the interest of the debtor(s), any co-debtor(s) and the estate in the collateral.

<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Value</u>	<u>Estimated Total Claim</u>
-NONE-			

C. Adequate Protection Payments.

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 4(D) and/or 7(B) of the Plan, as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Adeq. Protection Monthly Payment</u>	<u>To Be Paid By</u>
Central Furniture	Living Room Set / Dining Room Set / Microwave	5.00	Trustee
Suntrust	2015 Nissan Altima 20,000 miles	120.00	Trustee

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 7(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

D. Payment of Secured Claims on Property Being Retained (except those loans provided for in section 6 of the Plan):

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation specified in sub-section A and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

<u>Creditor</u>	<u>Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Payment & Est. Term</u>
Central Furniture	Living Room Set / Dining Room Set / Microwave	1,113.43	4.75%	55.36 21months
Suntrust	2015 Nissan Altima 20,000 miles	22,523.84	4.75%	422.48 60months

E. Other Debts.

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' principal residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 6 of the Plan.

5. Unsecured Claims.

A. Not separately classified. Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 5 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 0 %.

B. Separately classified unsecured claims.

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
-NONE-		

6. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Principal Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).

A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee. The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and

such interest is provided for in the loan agreement. A default on the regular contract payments on the debtor(s) principal residence is a default under the terms of the plan.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
AES/Suntrust	Student Loan - Notice Only - \$821.0	0.00	0.00	0%	0months	
Direct Loan Servicing	Student Loan - Notice Only - \$198.00	0.00	0.00	0%	0months	
Fed Loan Servicing	Student Loan - Notice Only - \$56,366.00	0.00	0.00	0%	0months	
MoneyMax Title Loans	2004 Kia Optima 157,000 miles Inoperable	0.00	0.00	0%	0months	
Seterus Inc,	5907 Amherst Street Henrico, VA 23231 Henrico County Primary Residence Parcel ID: 806-709-2233	806.00	0.00	0%	0months	
University Accounting Service	Student Loan - Notice Only - \$7,506.97	0.00	0.00	0%	0months	

- B. Trustee to make contract payments and cure arrears, if any.** The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate on Arrearage</u>	<u>Monthly Payment on Arrearage & Est. Term</u>
-NONE-					

- C. Restructured Mortgage Loans to be paid fully during term of Plan.** Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Interest Rate</u>	<u>Estimated Claim</u>	<u>Monthly Payment & Term</u>
-NONE-				

7. Unexpired Leases and Executory Contracts. The debtor(s) move for assumption or rejection of the executory contracts, leases and/or timeshare agreements listed below.

- A. Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts:

<u>Creditor</u>	<u>Type of Contract</u>
-NONE-	

- B. Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor(s) agree to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly Payment for Arrears</u>	<u>Estimated Cure Period</u>
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<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly Payment for</u>	<u>Estimated Cure Period</u>
			<u>Arrears</u>	
Seterus Inc,	Agreement, Contract - Loan Modification Agreement - Assume	0.00		0 months

8. Liens Which Debtor(s) Seek to Avoid.

- A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Basis</u>	<u>Exemption Amount</u>	<u>Value of Collateral</u>
-NONE-				

- B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate adversary proceedings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

<u>Creditor</u>	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
-NONE-			

9. Treatment and Payment of Claims.

- All creditors must timely file a proof of claim to receive any payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the Plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.
- If relief from the automatic stay is ordered as to any item of collateral listed in the plan, then, unless otherwise ordered by the court, all payments as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan.
- Unless otherwise ordered by the Court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in the plan.

- 10. Vesting of Property of the Estate.** Property of the estate shall revert in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not transfer, sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

- 11. Incurrence of indebtedness.** The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, whether unsecured or secured, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

12. Nonstandard Plan Provisions

- None. If "None" is checked, the rest of Part 12 need not be completed or reproduced.

Dated: January 10, 2019

/s/ Michelle Delores Hawkins

Michelle Delores Hawkins

Debtor

/s/ Daniel J. Webster

Daniel J. Webster 92593

Debtor's Attorney

By filing this document, the Attorney for Debtor(s) or Debtor(s) themselves, if not represented by an attorney, also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in the Local Form Plan, other than any nonstandard provisions included in Part 12.

Exhibits: Copy of Debtor(s)' Budget (Schedules I and J); Matrix of Parties Served with Plan

Certificate of Service

I certify that on January 10, 2019, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Daniel J. Webster

Daniel J. Webster 92593

Signature

P. O. Box 11588

Richmond, VA 23230

Address

(804) 358-9900

Telephone No.

CERTIFICATE OF SERVICE PURSUANT TO RULE 7004

I hereby certify that on January 10, 2019 true copies of the forgoing Chapter 13 Plan and Related Motions were served upon the following creditor(s):

☐ by first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P.; or

☐ by certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

/s/ Daniel J. Webster

Daniel J. Webster 92593

Fill in this information to identify your case:

Debtor 1 Michelle Delores Hawkins

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number 17-31327-KRH
(If known)

Check if this is:

- ☒ An amended filing
- ☒ A supplement showing postpetition chapter 13 income as of the following date:

1/08/2019
MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed
☐ Not employed

Business Manager

Virginia Commonwealth Univ

PO Box 842511
Richmond, VA 23284

Debtor 2 or non-filing spouse

- ☐ Employed
☐ Not employed

How long employed there? Since 10/2002

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>4,290.00</u>	\$ <u>N/A</u>
3. Estimate and list monthly overtime pay.	+\$ <u>0.00</u>	+\$ <u>N/A</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>4,290.00</u>	\$ <u>N/A</u>

Debtor 1 **Michelle Delores Hawkins**

Case number (if known) **17-31327-KRH**

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here _____	4. \$ 4,290.00	\$ N/A	
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a. \$ 807.02	\$ N/A	
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ N/A	
5c. Voluntary contributions for retirement plans	5c. \$ 214.58	\$ N/A	
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ N/A	
5e. Insurance	5e. \$ 257.00	\$ N/A	
5f. Domestic support obligations	5f. \$ 0.00	\$ N/A	
5g. Union dues	5g. \$ 0.00	\$ N/A	
5h. Other deductions. Specify: _____	5h.+ \$ 0.00	+ \$ N/A	
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 1,278.60	\$ N/A	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 3,011.40	\$ N/A	
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ N/A	
8b. Interest and dividends	8b. \$ 0.00	\$ N/A	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ N/A	
8d. Unemployment compensation	8d. \$ 0.00	\$ N/A	
8e. Social Security	8e. \$ 0.00	\$ N/A	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ N/A	
8g. Pension or retirement income	8g. \$ 0.00	\$ N/A	
8h. Other monthly income. Specify: Federal and State Tax Refunds Amortized	8h.+ \$ 123.00	+ \$ N/A	
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 123.00	\$ N/A	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 3,134.40	+ \$ N/A	= \$ 3,134.40
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify: _____			
		11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies		12. \$ 3,134.40	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain: _____			

Fill in this information to identify your case:

Debtor 1 Michelle Delores Hawkins

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number 17-31327-KRH
(If known)

Check if this is:

- ☒ An amended filing
- ☒ A supplement showing postpetition chapter 13 expenses as of the following date:
1/08/2019
MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Son

17

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 618.68

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Michelle Delores Hawkins**

Case number (if known) **17-31327-KRH**

6. Utilities:								
6a. Electricity, heat, natural gas	6a. \$	125.00						
6b. Water, sewer, garbage collection	6b. \$	65.00						
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	280.00						
6d. Other. Specify: _____	6d. \$	0.00						
7. Food and housekeeping supplies	7. \$	600.00						
8. Childcare and children's education costs	8. \$	0.00						
9. Clothing, laundry, and dry cleaning	9. \$	150.00						
10. Personal care products and services	10. \$	25.00						
11. Medical and dental expenses	11. \$	100.00						
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	50.00						
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	150.00						
14. Charitable contributions and religious donations	14. \$	20.00						
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.								
15a. Life insurance	15a. \$	52.00						
15b. Health insurance	15b. \$	0.00						
15c. Vehicle insurance	15c. \$	76.00						
15d. Other insurance. Specify: _____	15d. \$	0.00						
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: Personal Property								
	16. \$	13.00						
17. Installment or lease payments:								
17a. Car payments for Vehicle 1	17a. \$	0.00						
17b. Car payments for Vehicle 2	17b. \$	0.00						
17c. Other. Specify: _____	17c. \$	0.00						
17d. Other. Specify: _____	17d. \$	0.00						
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$	0.00						
19. Other payments you make to support others who do not live with you. Specify: _____	\$	0.00						
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.								
20a. Mortgages on other property	20a. \$	0.00						
20b. Real estate taxes	20b. \$	0.00						
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00						
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00						
20e. Homeowner's association or condominium dues	20e. \$	0.00						
21. Other: Specify: Miscellaneous Expenses	21. +\$	24.00						
22. Calculate your monthly expenses								
22a. Add lines 4 through 21.	<table border="1"> <tr> <td>\$</td> <td>2,348.68</td> </tr> <tr> <td>\$</td> <td></td> </tr> <tr> <td>\$</td> <td>2,348.68</td> </tr> </table>		\$	2,348.68	\$		\$	2,348.68
\$			2,348.68					
\$								
\$	2,348.68							
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2								
22c. Add line 22a and 22b. The result is your monthly expenses.								
23. Calculate your monthly net income.								
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	3,134.40						
23b. Copy your monthly expenses from line 22c above.	23b. -\$	2,348.68						
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	785.72						
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?								
<input checked="" type="checkbox"/> No.								
<input type="checkbox"/> Yes. Explain here: _____								

Label Matrix for local noticing
0422-3
Case 17-31327-KRH
Eastern District of Virginia
Richmond
Wed Jan 9 10:34:53 EST 2019

BlueChip Financial d/b/a Spotloan
c/o Lauren Friend McKelvey
Odin, Feldman & Pittleman, PC
1775 Wiehe Ave., Suite 400
Reston, VA 20190-5159

United States Bankruptcy Court
701 East Broad Street
Richmond, VA 23219-1888

AES/Suntrust
P.O. Box 2461
Harrisburg, PA 17105-2461

Ballato Law Firm, PC
203 East Cary Street
Suite 226
Richmond, VA 23219-3798

Benjamin Seeman, D.O., LLC
6900 Forest Ave
Suite 310
Richmond, VA 23230-1730

Blue Pine Lending
3051 Sand Lake Road
Crandon, WI 54520-8815

Bon Secours Sleep Disorder Ctr
PO Box 843356
Boston, MA 02284-3356

COUNTY OF HENRICO, VIRGINIA
ANDREW R. NEWBY, ASST. COUNTY ATTORNEY
P. O. BOX 90775
HENRICO, VIRGINIA 23273-0775

Capital One Bank USA NA
P.O. Box 30281
Salt Lake City, UT 84130-0281

CashNet USA
175 West Jackson
Suite 1000
Chicago, IL 60604-2863

Central Furniture
3700 Mechanicsville Tpk.
Richmond, VA 23223-1332

Central Furniture Company, Inc.
3700 Mechanicsville Pk.
Richmond, VA 23223-1332

City of Richmond City Hall
Room 109 Delinquent Taxes
900 East Broad Street
Richmond VA 23219-1907

City of Richmond - Finance
Collections Division
PO Box 26505
Richmond, VA 23261-6505

Comenity Bank/ASHSTWRT
P.O. Box 18289
Columbus, OH 43218-2789

Comenity Bank/NWYRK&Co
PO Box 182789
Columbus, OH 43218-2789

Comenity Bank/Torrid
PO Box 182789
Columbus, OH 43218-2789

Comenity bank/VCTRSSEC
P.O. Box 182789
Columbus, OH 43218-2789

County of Henrico
Public Utilities
P.O. Box 90775
Henrico, VA 23273-0775

County of Henrico
Treasury Division
P.O. Box 90775
Henrico, VA 23273-0775

Department Stores National Bank
c/o Quantum3 Group LLC
PO Box 657
Kirkland, WA 98083-0657

Direct Loan Servicing
RE: Bankruptcy
PO Box 5609
Greenville, TX 75403-5609

(p)DOMINION VIRGINIA POWER
PO BOX 26666
18TH FLOOR
RICHMOND VA 23261-6666

Fed Loan Servicing
P.O. Box 69184
Harrisburg, PA 17106-9184

First Bank of Delaware
Tribute Mastercard
PO Box 136
Newark, NJ 07101-0136

Fortiva
P.O. Box 105555
Atlanta, GA 30348-5555

GreenArrow Loans
PO Box 170
Finley, CA 95435-0170

Grove Avenue Family Dentistry
Re: Bankruptcy
4315 Grove Avenue
Richmond, VA 23221-1801

Harrell & Chambliss, LLP
707 East Main Street, Ste 1000
PO BOX 518
Richmond, VA 23218-0518

Lending Club Corporation
470 Convention Way
Redwood City, CA 94063-0000

MCV HOSPITAL
P O BOX 980462
RICHMOND, VA 23298-0462

MCV Physicians Billing Office
RE: Bankruptcy
PO Box 91747
Richmond, VA 23291-1747

Macy's/DSNB
P.O. Box 8218
Mason, OH 45040-8218

Medical Services of America
PO Box 890412
Charlotte, NC 28289-0412

MoneyMax Title Loans
7605 W. Broad Street
Henrico, VA 23294-3609

Montgomery Ward
c/o Creditors Bankruptcy Service
P.O. Box 800849
Dallas, TX 75380-0849

Montgomery Wards
1112 7th Ave
Monroe, WI 53566-1364

Office of the US Trustee
701 E. Broad Street
Room 4304
Richmond, VA 23219-1885

Opportunity Financial
11 E. Adams St.
Suite 501
Chicago, IL 60603-6333

PRESTIGE FINANCIAL SERVICES
PO BOX 26707
SALT LAKE CITY, UT 84126-0707

Parking Enforcement - Richmond
PO Box 26505
Richmond, VA 23261-6505

Parrish and Lebar
Re:
5 East Franklin Street
Richmond, VA 23219-2105

Paypal Credit
PO Box 105658
Atlanta, GA 30348-5658

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Prestige Financial Service
1420 south 500 West
Salt Lake City, UT 84115-5149

Seterus Inc,
8501 IBM Dr
Bldg 201, Services Inc
Charlotte, NC 28262-4333

Seterus, Inc. as the Authorized Subservicer
for Federal Nat'l. Mgt. Corp.
c/o Seteurs, Inc.
P.O. Box 1047
Hartford, CT 06143-1047

Seterus, Inc. as the authorized
subservicer for Fed. Nat. Mtg. Assoc.
PO Box 1047
Hartford, CT 06143-1047

Seventh Avenue
Attn: Bankruptcy
1112 7th Avenue
Monroe, WI 53566-1364

Seventh Avenue
c/o Creditors Bankruptcy Service
P.O. Box 800849
Dallas, TX 75380-0849

Southgate Financial
PO Box 103
Culpeper, VA 22701-0103

Spot Loan
by American InfoSource LP as agent
PO Box 248838
Oklahoma City, OK 73124-8838

Spotloan
RE: Bankruptcy
P.O. Box 927
Palatine, IL 60078-0927

Sprint
Attn: Bankruptcy Dept
12502 Sprint
Reston, VA 20196-0001

SunTrust Bank
Attn: Support Services
P.O. Box 85092
Richmond, VA 23286-0001

Suntrust
1001 Semmes Avenue
Richmond, VA 23224-2245

Suntrust Bank
RE: Bankruptcy
P.O. Box 791144
Baltimore, MD 21279-1144

TNBTGTVISA
Mail Stop 2BD
Minneapolis, MN 55440-0000

U.S. Attorney
SunTrust Building
919 East Main Street, Suite 1900
Richmond, VA 23219-4622

U.S. Department of Education
c/o FedLoan Servicing
P.O. Box 69184
Harrisburg, PA 17106-9184

University Accounting Service
P.O. Box 15283
Wilmington, DE 19850-5283

VCU Health System
PO Box 980462
Richmond, VA 23298-0462

Verizon
500 Technology Drive
Suite 550
Saint Charles, MO 63304-2225

Verizon
by American InfoSource LP as agent
4515 N Santa Fe Ave
Oklahoma City, OK 73118-7901

Virginia Dept of Taxation
P.O. Box 2156
Richmond, VA 23218-2156

WEBBANK/Fingerhut
6250 Ridgewood Road
Saint Cloud, MN 56303-0820

Wells Fargo Bank, N.A.
Wells Fargo Card Services
PO Box 10438, MAC F8235-02F
Des Moines, IA 50306-0438

Wells Fargo Card Services
P.O. Box 14517
Des Moines, IA 50306-3517

Zoca Loans dba Rosebud Lending
PO Box 1147
27565 Research Park Drive
Mission, SD 57555-1147

Daniel James Webster
Boleman Law Firm
PO Box 11588
Richmond, VA 23230-1588

Laura Taylor Alridge
Boleman Law Firm, P.C.
P.O. Box 11588
Richmond, VA 23230-1588

Mark C. Leffler
Boleman Law Firm, P.C.
P.O. Box 11588
Richmond, VA 23230-1588

Michelle Delores Hawkins
PO Box 38233
Henrico, VA 23231-0433

Stephen F. Relyea
Boleman Law Firm, P.C.
PO Box 11588
Richmond, VA 23230-1588

Suzanne E. Wade
P.O. Box 1780
Richmond, VA 23218-1780

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Dominion Virginia Power
PO Box 26543
Richmond, VA 23290-0001

Portfolio Recovery Associates, LLC
POB 41067
Norfolk VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Seterus, Inc. as the authorized subservice

(du)Seterus, Inc. as the Authorized Subservic

End of Label Matrix	
Mailable recipients	75
Bypassed recipients	2
Total	77